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TRANS	SECTION C		Application No.	10/784,105
// IRANS	SMITTAL F	ORIVI	Filing Date	February 20, 2004
(to be used for all	correspondence aft	er initial filing)	First Named Inventor	Craig P. Luftig
<u>,                                    </u>		Art Unit	3626	
			Examiner Name	
Total Number of F	Pages in This Submiss	ion 7	Attorney Docket Number	6445P001
	ENCLO	SURES (chec	k all that apply)	
Fee Transmittal		Drawing(s)		After Allowance Communication to TC
Fee Attac	ched	Licensing-r	elated Papers	Appeal Communication to Board of Appeals and Interferences
Amendment / Re	esponse	Petition		Appeal Communication to TC (Appeal Notice, Brief, Reply Brief)
After Fina	al /declaration(s)	Petition to 0 Provisional	Convert a Application	Proprietary Information
Extension of Tin	ne Request	Power of A Change of	ttorney, Revocation Correspondence Address	Status Letter
Express Abando	onment Request	Terminal D	isclaimer	Other Enclosure(s) (please identify below):
Information Disc	closure Statement	Request for	r Refund	PCT International Search
TO/SB/0	08	CD, Numbe	er of CD(s)	Report
Certified Copy of Document(s)	of Priority	Lands	cape Table on CD	
Decla	ication c Filing Fee aration/POA e to Missing ler 37 CFR 53	Remarks		
	SIGNATUR	E OF APPLICA	NT, ATTORNEY, OR AC	GENT
Firm or Individual name	Eric T. King, R BLAKELY, S		TAYLOR & ZAFM	AN LLP
Signature	7/1	7		
Date	July 21, 2006			
	CERTIF	ICATE OF MAIL	ING/TRANSMISSION	
hereby certify that th sufficient postage as f 450, Alexandria, VA	first class mail in an en	eing deposited wi velope addressed	th the United States Postal to: Mail Stop Amendment,	Service on the date shown below with Commissioner for Patents, P.O. Box
Typod or printed po	me Sylvia Costo	<u>,                                    </u>		

Date

July 21, 2006

Signature



## FEE TRANSMITTALE for FY 2005 Patent fees are subject to annual revision. Applicant claims small entity status. See 37 CFR 1.27. Applicant Claims small entity status. See 37 CFR 1.27. Art Unit Complete if Known Application Number 10/784,105 Filing Date February 20, 2004 First Named Inventor Craig P. Luftig Examiner Name Art Unit 3626

TOTAL AMOUNT OF PAYMENT	(\$) 0.00	Art Unit Attorney Docket No.	3626 6445P001
METHOD OF PAYMENT (check at	l that apply)		
☐ Check ☐ Credit card ☐ Money C	order None C	ther (please identify):	
Deposit Account Deposit Account I	Number: <u>02-2666</u> D	eposit Account Name:	Blakely, Sokoloff, Taylor & Zafman LLP
For the above-identified deposit ac	count, the Director is h	ereby authorized to: (cl	heck all that apply)
Charge fee(s) indicated below			indicated below, except for the filing fee
Charge any additional fee(s) of under 37 CFR §§ 1.16, 1.17, 1		(s) 🛛 Credit any ove	erpayments
FEE CALCULATION			
1. EXTRA CLAIM FEES Extra Claims	Fee from Fee Paid		
Total Claims Independent  Z0* = 0 X	50.00 = \$0.00		
Claims 3* = 0 X  Multiple Dependent	200.00 = \$0.00		
Large Entity   Small Entity			
Fee Fee Fee Fee Fee Description Code (\$)			
1202 50 2202 25 Claims in excess of			
1203 360 2203 180 Multiple Depender			
1205 300 2205 150 **Reissue claims in	excess of 20 and over original pa	tent **or number	previously paid, if greater, For Reissues, see below
SUBTOTAL (1)	(\$) 0.00		
2. ADDITIONAL FEES			
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	under 37 CFR 1.17(q) nformation Disclosure Stmt		
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Other fee (specify)	· · · · · · · · · · · · · · · · · · ·	<b>-</b>	
	SUBTOTAL (2)		(\$)

SUBMITTED E	3Y			Comp	lete (if applicable)
Name (Print/Type)	Eric T. King	Registration No. (Attorney/Agent)	44,188	Telephone	
Signature	9 11			Date	07/21/06

Docket No.: 6445P001

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re the Application of:

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CRAIG P. LUFTIG

Application No.: 10/784,105

Filed: February 20, 2004

**Integrating Defined Contribution Accounts** For:

**Into A Claim Payment Processing System** 



Art Group: 3626

Examiner:

## INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. §1.97

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

In accordance with the duty of disclosure, enclosed is a copy of IDS Citation Form PTO/SB/08 or PTO-1449, together with copies of the documents cited on that form, except for copies not required to be submitted (e.g., copies of U.S. patents and U.S. published patent applications need not be enclosed). This IDS and IDS Citation Form are being submitted before the mailing of a first Office Action. It is respectfully requested that the cited references be considered and that the enclosed copy of PTO/SB/08 be initialed by the Examiner to indicate such consideration and a copy thereof returned to applicant(s).

The references were cited in a Search Report dated July 11, 2006 (copy enclosed herewith) which was forwarded to Applicant's Representative in a communication dated July 11, 2006.

The submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made in the subject application and is not to be construed as an admission that the information cited in this statement is material to patentability.

Please charge any fees due to Deposit Account 02-2666. A duplicate copy of the Fee Transmittal (PTO/SB/17) is enclosed for this purpose.

Respectfully submitted,

-2-

BLAKELY SOKOLOFF, TAYLOR & ZAFMAN LLP

Eric T. King, Reg. No. 44,188

12400 Wilshire Boulevard, 7th Floor Los Angeles, CA 90025

Date: July 21, 2006

I hereby certify that this correspondence is being deposited with the United States Postal Service on the date shown below with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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6445P001

Substitute for form 1449A/PTO

## Substitute for form 1449A/PTO INFORMATION DISCLOSURE PROPERTY OF THE PROPERT STATEMENT BY APPLICANT

(use as many sheets as necessary)

of 2 **Sheet** 1

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byplication Number	10/784,105
Filing Date	February 20, 2004
First Named Inventor	Craig P. Luftig
Art Unit	3626
Examiner Name	
Attorney Docket Number	6445P001

			U.S. PATE	NT DOCUMENTS	
Examiner Initials*	Cite No.1	Document Number  Number - Kind Code² (if known)	Publication Date or Issue Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
/K.R.		US-6,092,047	07-18-2000	Hyman et al.	
7K.R.,		US-2002/0049617 A1	04-25-2002	Lencki et al.	
7K.R./		US-2002/0087444 A1	07-04-2002	DiPiero et al.	
7K.R./	4.	US-2003/0009355 A1	01-09-2003	Gupta	
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	FOREIGN PATENT DOCUMENTS						
Examiner	Cite	Foreign Patent Document	B.155B.1		Pages, Columns, Lines,		
Initials* No.1		Country Code - Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Where Relevant Passages or Relevant Figures Appear		
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Examiner Signature	/Kristine Rapillo/	Date Considered	03/28/2008	

'Applicant's unique citation designation number (optional). See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). For Japanese patent documents, the indication of the year of reign of the Emperor must precede the serial number of the patent document. Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible policant is to place a check mark here if English language Translation is attached.

Based on PTO/SB/08A (08-03) as modified by Blakely, Solokoff, Taylor & Zafman (wlr) 08/11/2003.

<sup>\*</sup>Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication.

Substitute for form 1449A/PTO				Complete if Known		
INFORMATION DISCLOSURE			SUDE	Application Number	10/784,105	
INFORMATION DISCLOSURE				Filing Date	February 20, 2004	
STATEMENT BY APPLICANT			ICANT	First Named Inventor	Craig P. Luftig	
•			_	Art Unit	3626	
				Examiner Name		
Sheet	2	of	2	Attorney Docket Number	6445P001	

		NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No.'	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T²		
/K.R./1.		PCT Internation Search Report and Written Opin of the International Searching Authority, International Application No. PCT/US05/05433, 07/11/2006.			
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Examiner Signature	/Kristine Rapillo/	Date 03/28/2008 Considered	

<sup>\*</sup>Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication.

'Applicant's unique citation designation number. Applicant is to place a check mark here if English language Translation is attached.

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